

Information to identify the case:

Debtor 1	Michael P. Pieson	Social Security number or ITIN	xxx-xx-6517
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-19620-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael P. Pieson

9/6/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael P. Pieson
 Debtor

Case No. 19-19620-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 72

Date Rcvd: Sep 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2019.

db +Michael P. Pieson, 4 Coventry Circle East, Marlton, NJ 08053-2856
 cr +FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard,
 Suite 1400, Philadelphia, PA 19103-1814
 cr Kings Grant Open Space Association, Marlton, NJ 08053
 cr Oak Hollow Condominium Association, c/o Target Property Management,
 2215 Old Marlton Pike East, Suite A, Marlton, NJ 08053
 518239722 #+Burlington Anesthesia Assoc., 120 Madison Avenue, Mount Holly, NJ 08060-2031
 518239725 +Central Credit Services, LLC, 9550 Regency Square Blvd., Suite 500A,
 Jacksonville, FL 32225-8169
 518239726 Central Credit Services, LLC, 200 Corporate Hills Drive, Saint Charles, MO 63301
 518239728 +ChaseHealthAdvance, Attn: Bankruptcy, 1717 Hermitage Blvd Ste 101,
 Tallahassee, FL 32308-7709
 518239729 +Citibank/Goodyear, Citibank Corp/Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034
 518239730 +Citibank/RadioShack, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 518239731 +Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 518239733 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034
 518239739 +DSRM Nat Bank/Valero, Attn: Bankruptcy, Po Box 696000, San Antonio, TX 78269-6000
 518239740 +Eyecare Phys. & Surgeons of NJ, 73 S. Main Street, Medford, NJ 08055-2430
 518239742 +Financial Recoveries, 200 E Park Dr., Ste. 100, Mount Laurel, NJ 08054-1297
 518239741 +Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
 518239743 +First Progress, Po Box 84010, Columbus, GA 31908-4010
 518239744 +Freedom Mortgage, c/o Powers Kirn, LLC, 728 Marne Highway, Suite 200,
 Moorestown, NJ 08057-3128
 518239745 +Freedom Mortgage Corporation, Attn: Bankruptcy, Po Box 50428, Indianapolis, IN 46250-0401
 518239748 +G. L. A. Collection Company, Attn: Bankruptcy, Po Box 588, Greensburg, IN 47240-0588
 518239749 +GreenSky Credit, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429
 518239750 +Higher Education Student Assistance Auth, Hesaa Servicing/Attn: Bankruptcy, Po Box 548,
 Trenton, NJ 08625-0548
 518239752 +Kings Grant Open Space Association, 50 Landings Drive, Marlton, NJ 08053-2832
 518239753 +Kings Grant Open Space Association, c/o Gary J. Zangerle, Esquire, 505 South Lenola Road,
 Suite 201, Moorestown, NJ 08057-1594
 518239755 +LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
 518239756 +Lourdes Cardiology Services, 63 Kresson Road Suite 101, Cherry Hill, NJ 08034-3200
 518239758 +Mortgage Service Center/PHH Mortgage, Attn: Bankruptcy Department, Po Box 5452,
 Mount Laurel, NJ 08054-5452
 518239759 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 518239760 +Kings Grant Open Space Association, 2215 Old Marlton Pike East, Marlton, NJ 08053
 518239761 +Oak Hollow Condominium Association, c/o Target Property Management, P.O. Box 60995,
 Phoenix, AZ 85082-0995
 518239765 Penn Credit, 916 S 14th St., PO Box 988, Harrisburg, PA 17108-0988
 518239766 Pennsylvania Hospital, PO Box 757435, Philadelphia, PA 19175-7435
 518239768 +Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
 518239770 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
 Trenton, NJ 08695)
 518239769 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
 518239771 +Suntrust Bank/GreenSky, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429
 518239772 +Svcd By Clfs, 6150 Omnipark Drive, Mobile, AL 36609-5195
 518239777 +Target, Attn: Payment Disputes, Mailstop 2201, PO Box 26907, Tempe, AZ 85285-6907
 518239780 +Univ of Penn Health System, c/o Penn Credit, 916 S 14th Street, P.O. Box 988,
 Harrisburg, PA 17108-0988
 518239784 +Wf/home Pr, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Sep 07 2019 03:33:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 07 2019 00:15:16 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 07 2019 00:15:11 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518239717 +EDI: CINGMIDLAND.COM Sep 07 2019 03:33:00 AT&T Mobility, P.O. Box 6463,
 Carol Stream, IL 60197-6463
 518239718 EDI: BANKAMER.COM Sep 07 2019 03:33:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,
 El Paso, TX 79998
 518239721 E-mail/Text: bankruptcy@bbandt.com Sep 07 2019 00:14:26 BB&T, Attn: Bankruptcy,
 Po Box 1847, Wilson, NC 27894
 518239719 +EDI: TSYS2.COM Sep 07 2019 03:33:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801

District/off: 0312-1

User: admin
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518239720 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 07 2019 00:15:45
Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, FL 33146-1873
518239723 +EDI: CAPITALONE.COM Sep 07 2019 03:33:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
518239724 +EDI: CAPITALONE.COM Sep 07 2019 03:33:00 Capital One Na,
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518239727 +EDI: CHASE.COM Sep 07 2019 03:33:00 Chase Card Services, Correspondence Dept,
Po Box 15298, Wilmington, DE 19850-5298
518239732 +EDI: CITICORP.COM Sep 07 2019 03:33:00 Citibank/Sears, Attn: Bankruptcy, Po Box 6275,
Sioux Falls, SD 57117-6275
518239734 +EDI: WFNBN.COM Sep 07 2019 03:33:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept,
Po Box 182125, Columbus, OH 43218-2125
518239735 +EDI: WFNBN.COM Sep 07 2019 03:33:00 Comenitycapital/bosco, Attn: Bankruptcy Dept,
Po Box 182125, Columbus, OH 43218-2125
518239736 +EDI: WFNBN.COM Sep 07 2019 03:33:00 Comenitycapital/lndclb, Attn: Bankruptcy Dept,
Po Box 182125, Columbus, OH 43218-2125
518239737 +EDI: RCSFNBMARIN.COM Sep 07 2019 03:33:00 Credit One Bank, Attn: Bankruptcy,
Po Box 98873, Las Vegas, NV 89193-8873
518239738 +EDI: DISCOVER.COM Sep 07 2019 03:33:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
518239746 E-mail/Text: bankruptcy@frost-arnett.com Sep 07 2019 00:13:53 Frost Arnett,
P.O. Box 198988, Nashville, TN 37219
518239747 E-mail/Text: bankruptcy@frost-arnett.com Sep 07 2019 00:13:53 Frost-Arnett,
Attn: Bankruptcy, Po Box 198988, Nashville, TN 37219
518239751 EDI: IRS.COM Sep 07 2019 03:33:00 Internal Revenue Service, Department of the Treasury,
P.O. Box 9019, Holtsville, NY 11742-9019
518239754 +E-mail/Text: bncnotices@becket-lee.com Sep 07 2019 00:14:02 Kohls/Capital One,
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518239762 +Fax: 407-737-5634 Sep 07 2019 00:21:02 Ocwen Loan Servicing, Attn: Research/Bankruptcy,
1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
518239764 +Fax: 407-737-5634 Sep 07 2019 00:21:02 Ocwen Loan Servicing, LLC., Attn: Research Dept,
1661 Worthington Rd., Ste 100, West Palm Beach, FL 33409-6493
518239773 +EDI: RMSC.COM Sep 07 2019 03:33:00 Synchro Bank, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
518239774 +EDI: RMSC.COM Sep 07 2019 03:33:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
518239775 +EDI: RMSC.COM Sep 07 2019 03:33:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
518239776 +EDI: RMSC.COM Sep 07 2019 03:33:00 Synchrony Bank/TJX, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
518239779 EDI: TDBANKNORTH.COM Sep 07 2019 03:33:00 TD Bank, N.A., 32 Chestnut Street,
Po Box 1377, Lewiston, ME 04243
518239778 EDI: WTRRNBNK.COM Sep 07 2019 03:33:00 Target, Target Card Services,
Mail Stop NCB-0461, Minneapolis, MN 55440
518239782 +EDI: USAA.COM Sep 07 2019 03:33:00 USAA Federal Savings Bank, Attn: Bankruptcy,
10750 McDermott Freeway, San Antonio, TX 78288-1600
518239781 +EDI: USBANKARS.COM Sep 07 2019 03:33:00 Us Bank Home Mortgage, Attn: Bankruptcy,
Po Box 5229, Cincinnati, OH 45201-5229
518239783 +EDI: WFFC.COM Sep 07 2019 03:33:00 Wells Fargo Bank, Po Box 10438, Macf8235-02f,
Des Moines, IA 50306-0438

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518239763* +Ocwen Loan Servicing, Llc, Attn: Research/Bankruptcy, 1661 Worthington Road, Suite 100,
West Palm Beach, FL 33409-6493
518239757 ###Momentum Solar, 325 High Street, Metuchen, NJ 08840-2236
518239767 ###Relievus, 1030 N. Kings Highway, Suite 200, Cherry Hill, NJ 08034-1907

TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2019 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor Michael P. Pieson andy@sjbankruptcylaw.com,
abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gary J. Zangerle on behalf of Creditor Kings Grant Open Space Association
zangerle@ZangerleLaw.comcastbiz.net
George C. Greatrex, Jr. on behalf of Creditor Oak Hollow Condominium Association
ggreatrex@sgglawfirm.com, kmuchler@verizon.net
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.axosfs.com
Joseph Gunnar Devine, Jr on behalf of Creditor MetLife Insurance Company USA by its servicing
agent Bayview Loan Servicing, LLC jdevine@schillerknapp.com,
kcollins@schillerknapp.com;acarmany@schillerknapp.com
Nicholas V. Rogers on behalf of Creditor Freedom Mortgage Corporation nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers, III on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirn.com
TOTAL: 11